

REMARKS

Claims 1-24 are pending in the application.

Claims 1-24 have been rejected.

Claims 1, 5-8, 12-15 and 20 have been amended.

Unless otherwise specified in the below discussion, Applicants have amended the above-referenced claims in order to provide clarity or to correct informalities in the claims. Applicants further submit that, unless otherwise discussed below, these amendments are not intended to narrow the scope of the claims. By these amendments, Applicants do not concede that the cited art is prior art to any invention now or previously claimed. Applicants further reserve the right to pursue the original versions of the claims in the future, for example, in a continuing application.

Rejection of Claims Under 35 U.S.C. §102

Claims 1-24 are rejected under 35 U.S.C. §102(e) as being anticipated by Simpson et al. (U.S. Patent Publication No. 2003/0112306). Applicants respectfully traverse these rejections.

Independent Claims 1 and 8, as amended, each contain limitations of substantially the following form:

receiving the consumer loan application data at the server system from the client system via the network communication link;

storing the consumer loan application data in a storage device, wherein

said storing is performed by the server system; and

communicating at least a portion of the consumer loan application data from the server system to the client system to pre-populate at least one

data field corresponding to a subsequent one of the plurality of user interface displays.

See, e.g., Claim 1 (as amended). Independent Claims 15 and 20, as amended, each contain limitations of substantially the following form:

communicating the consumer loan application data to the server system to store in a storage device; and

receiving at least a portion of the consumer loan application data from the server system to pre-populate at least one data field of a subsequent one of the plurality of user interface displays.

See, e.g., Claim 15 (as amended). Applicants respectfully submit that Simpson fails to provide disclosure of some or all of these amended claim limitations.

Simpson purports to provide a “form processing system” to facilitate printing a form containing input data. *See Simpson, Abstract.* Cited Figure 3 of Simpson purportedly discloses a printing device that includes a “form processing service” (element 318). The Office Action appears to correlate Simpson’s form processing service with the claimed server. *See Office Action, p.3.* However, Applicants submit that Simpson’s form processing service is not disclosed to provide stored consumer loan application data to pre-populate a subsequent user interface display, as claimed.

Simpson discloses purportedly loading data field data into a form provided by the form processing service from one of two sources: a database residing on a user computing device (correlated by the Office Action to the claimed client system) (*see Simpson, ¶ [0038]*), and a remote database accessed by a URL provided by the user (*see Simpson, ¶ [0039]*). In either case, the user is disclosed to identify the source from which the data is to be loaded. *See Simpson ¶¶ [0038]-[0039].* In neither case does Simpson disclose that this data is provided by the form processing service, and in fact, in both cases the data is provided to the form processing service via action taken by the client.

Simpson does disclose the form processing service receiving form data from the user and then storing that data in a memory. *See* Simpson, ¶ [0043]. But there is no disclosure of that stored data being provided by the form processing service to the client for pre-populating a subsequent user interface display on the client. That stored data is only disclosed to be accessible to Simpson's form processing service for subsequent printing of the form. *Id.* Applicants submit that Simpson does not contemplate the form processing service providing this data back to the user because the form processing service is merely intended to use that data for printing forms. Simpson discloses that other data sources provided by either the client system or a remote system are purportedly used to provide population of form fields. Because of the existence of these other data sources, Simpson does not need the data stored at the form processing system to be made available to the client system.

As stated above, Applicants have provided the indicated amendments to clarify the distinction between the claimed invention and Simpson by specifying those functions performed by the server system. Applicants submit that support for these amendments can be found at least in the original Application at pp.11-14.

For at least these reasons, Applicants submit that independent Claims 1, 8, 15 and 20, as amended, and all claims depending therefrom, are in condition for allowance. Applicants therefore respectfully request the Examiner's reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of same.

CONCLUSION

In view of the amendments and remarks set forth herein, the application and the claims therein are believed to be in condition for allowance without any further examination and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the Examiner is invited to telephone the undersigned at 512-439-5090.

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Mail Stop Amendment, COMMISSIONER FOR PATENTS, P. O. Box 1450, Alexandria, VA 22313-1450, on January 18, 2007.

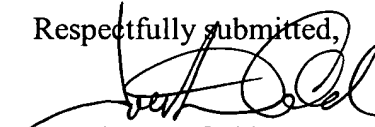


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1/18/2007

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Respectfully submitted,



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